



Cornelius Walford, F.S.S.



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There is no copy of this Edition (the first-) in the Br. Museum at present (1889).

The Br. Museum has "A New Edition" of this scarce tract, printed for Osborne and Baldwin, MDCC LXIV. At foot of the title are the following words:—

"No Copies of this Book are genuine, but those that are signed by the Proprietors on the Back of this Title."; and on the back of the title are the signatures of Tho: Osborne and Baldwin. —

~~The date and~~ The signature (~~probably~~) of E. Hoyle ~~has~~ been cut away from the foot of the title of this copy of the first edition of the book. It is always undated, and very rare. —

It was noticed in the "Monthly Review", May, 1754.
Vol. X, pp. 384 and 391.



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AN
E S S A Y
TOWARDS MAKING THE
D O C T R I N E
O F
C H A N C E S

Easy to those who understand Vulgar
A R I T H M E T I C K only :

To which is added,

Some Useful TABLES on ANNUI-
TIES for LIVES, &c. &c. &c.

By Mr. *H O Y L E.* K

L O N D O N :

Sold by J. JOLLIFF, in *St. James's-Street.*

(Price Half a Guinea.) (1754.)

AN

Y A S S E

THE MARKING THE

D O C T R I N E

OF

S E N A T O R I A L

By the Hon. the Lord Bishop of Exeter
and the Hon. the Lord Bishop of Bath and Wells



Printed by J. Johnson, in St. John's Street, London.

BY M. H. H. H.

LONDON:
Printed by J. Johnson, in St. John's Street.
(The British Museum)

st



TO THE
RIGHT HONOURABLE
THE
EARL of EGMONT.

MY LORD,



HIS Treatise on the
DOCTRINE of CHAN-
CES, is most humbly
inscribed to your Lordship, in
A 2 Ac-

iv *DEDICATION.*

Acknowledgment of the many
Favours conferred upon,

Your Lordship's

Humble, and most

Obedient Servant,

EDMOND HOYLE.



T H E

P R E F A C E.

IN order to put Play
upon the most equal
Foot, in this Treatise
you have practical Rules and
Examples, plainly expressed in
Words at Length, whereby all
various Cases, and the Odds of
Games

vi The *P R E F A C E*.

✓ Games of any Kind, may be easily resolved, without any Knowledge of Algebra, or Logarithms; by which the most unskilful Person in betting his Money, is put upon an equal Foot with those who have applied themselves to this Kind of Study for many Years.

Calculations at Whist, when you are one Game love, and any certain Number of Points in the second Game, how to bet your Money upon an Equality; also Directions for calculating the Chances at Whist.

Calculations at All-Fours, which shews you the Odds when
you

The *P R E F A C E.* vii

you ought to beg, or give a Point to your Adversary when he begs, with Directions how to calculate the Chances at that Game.

Tables of Annuities upon Lives, calculated according to the *London* Bills of Mortality, and *Breslaw* Tables; with several other useful Tables, which the Reader may understand without any Knowledge of Decimals.

Calculations for Lotteries and Dice, with Directions how to perform the Operations.

viii The *P R E F A C E*.

A short Table of the Powers of two, shewing the Odds of winning or losing any Number of Games upon an Equality of Chance.



C H A P.



AN
E S S A Y
ON THE
DOCTRINE of CHANCES, &c.

CHAP. I.

COMBINATIONS,



RE the various Conjunctions which several Things may receive without any Regard to Order, being taken 2 and 2, 3 and 3, &c.

The RULE.

First, You are to multiply continually, beginning with Unit (or 1) as many of the least of those Numbers as your Combinations are to be of, and the

B

Pro-

Product of that Multiplication is to be the Divisor.

Then multiply after the same Manner exactly, as many of the last or greatest of those Numbers as your Combinations are to be of, for a Dividend; then divide that last Product by the first, which solves the Question.

EXAMPLE I.

Quere, How many different Combinations of three may be had in six Figures, *viz.* 1, 2, 3, 4, 5, 6.

Thus, 6

5

—
30

4

—
120

The three highest Numbers multiplied into one another for your Dividend.

Thus,

Thus, 1

2

—

2

3

6 The three lowest Numbers multiplied into one another for your Divisor.

Dividend.

Divisor 6 | 120 | 20 different Com-
 | 12 | binations may be
 had of 3 in 6
 Figures.

You see the Dividend being 120, is the Product of the 3 highest Numbers multiplied into one another, which Product is to be divided by 6, being the 3 lowest Numbers multiplied into one another, which make 20, and shews that the Combinations of 3 in 6 Figures make 20.

Quere, How many Combinations may be had of 4 Cards in 7 Cards?

B 2

You

You are, as in the former Case, to multiply the four highest Numbers together for a Dividend, then you are to multiply the four lowest Numbers together for a Divisor, and proceed as in the former Example.

EXAMPLE II.

Thus, 7

6

42

5

210

4

840

Total of high Numbers
for a Dividend.

Thus,

Thus, 1

2

2

3

6

4

24 Total of low Numbers
for a Divisor.

Dividend.

Divisor	24		840		35 different Com-
			72		binations may be
					had of 4 Cards
			120		in seven.
			120		

Thus any Question of the like Nature may be solved.

A

A short Table which saves some Trouble in these Kind of Calculations.

1	1	2	3	4	5	6	7	8	9	10
1	1	2	3	4	5	6	7	8	9	10
2	1	1	3	6	10	15	21	28	36	45
3	1	1	1	4	10	20	35	56	84	120
4	1	1	1	1	5	15	35	70	126	210
5	1	1	1	1	1	6	21	56	126	252
6	1	1	1	1	1	1	7	28	84	210
7	1	1	1	1	1	1	1	8	36	120
8	1	1	1	1	1	1	1	1	9	45
9	1	1	1	1	1	1	1	1	1	10
10	1	1	1	1	1	1	1	1	1	1

An Explanation of the Table.

Suppose you are to find out how many different Combinations there are of four in seven, look for four in the Perpendicular, and carry your Finger along that Line till you come under 7, where you will find 35 the Answer.

Thus

Thus you may proceed for any other Case within the Limits of the Table.

The Powers of two, or a Table to find out the Odds of losing any Number of Games, upon an Equality of Chance within the Limits of the Table.

Thus,	1	-	-	-	-	2
	2	-	-	-	-	4
	3	-	-	-	-	8
	4	-	-	-	-	16
	5	-	-	-	-	32
	6	-	-	-	-	64
	7	-	-	-	-	128
	8	-	-	-	-	256
	9	-	-	-	-	512
	10	-	-	-	-	1,024
	11	-	-	-	-	2,048
	12	-	-	-	-	4,096
	13	-	-	-	-	8,192
	14	-	-	-	-	16,384
	15	-	-	-	-	32,768
	16	-	-	-	-	65,536

An

An Explanation of the Table.

Suppose you require to know the Odds of losing three Games together, look in the Table for 3, and against it you will find 8, therefore by subtracting 1 out of 8 there remains 7; which is the Odds of not losing three Games together, *viz.* 7 to 1.

The like Method may be taken for any other Case.

C H A P. II.

P I C Q U E T.

WHAT Chance has the younger Hand, to take in three certain Cards: How is this Case to be solved?

You are to multiply the three highest Numbers into one another for your Dividend;

Dividend; then multiply the three lowest Numbers into one another for your Divisor, there being 20 Cards unseen.

EXAMPLE I.

Thus, 19

20

380

18

3040

380

6840 The 3 highest Numbers,

Thus, 1

2

2

3

6 The 3 lowest Numbers.

C

Di-

Divisor	Dividend.
6	6840 1140
	6 . . .
	8
	6
	24
	24

Quere, What Chance has the younger Hand, to take in an Ace, having none dealt him.

The Number of Cards in which the 4 Aces are contained being twenty, and therefore the Number of Cards, out of which the four Aces are excluded, being sixteen ; it follows, that the Number of Chances, which there are for taking three Cards, amongst which no Ace shall be found, is the Number of Combinations which sixteen Cards may afford, being taken three and three, which Combinations are thus found.

You

You are to multiply 16 by 15, that Product by 14, which make 3360, being the whole Number of Chances of the three highest Numbers, for a Dividend; then you are to multiply into one another, the three lowest Numbers for a Divisor.

EXAMPLE II.

Thus, 16

15

80

16

240

14

960

240

3360 The three highest Numbers for a Dividend.

C 2

Thus

Thus, 1

2

2

3

6 The three lowest Numbers for a Divisor.

	Dividend.	
Divisor	6 3360 560	
	30 ..	
	36	
	36	

Now all the Number of Chances as found in the preceding Case, being 1140; from whence it follows that the Probability of not taking an Ace in three Cards, is $\frac{560}{1140}$, or 560 to be subtracted from 1140, which solves the Question.

Thus, 1140

Subtract 560

580 for taking in an Ace,
and

and 560 against it. Which when reduced, will be found to be 29 for taking in an Ace in 3 Cards, against 28 for not doing it.

C H A P. III.

LET us suppose a Pack of Cards containing 36, to be equally divided between *A* and *B*.

Quere, What is *A*'s Chance for having four certain Cards (or four Aces) in his eighteen Cards dealt him ?

You are to multiply the four highest Numbers together, in order to find out the whole Number of Chances, which make 1,413,720.

Then you are to multiply the four highest Numbers of *A*'s 18 Cards, which make 73,440 for a Divisor; after

ter you have divided the whole Number by *A*'s Chances, that Product solves the Question.

Thus the whole Number of Chances, *viz.* 1,413,720, are to be divided by *A*'s Chance, *viz.* 73,440, which solves the Question.

EXAMPLE I.

	The whole.	
<i>A</i> 's Chance, 73,440	1,413,720	19,25
	73440 .	1, Subst. for <i>A</i> .
	679320	18,25 against <i>A</i> .
	660960	
	183600	
	146880	
	367200	
	367200	

Thus you may see that it is 18 nearly to 1, against *A*'s having any four certain Cards dealt him.

E x-

EXAMPLE II.

Let us try whether the foregoing Case, as solved, will exactly agree with our former Directions.

Which is to multiply in the following Order, *viz.* 18 by 17, that Product by 16, and that Product by 15, which make, as in the preceding Case, 73,440 for *A*, which is to be divided by the four lowest Numbers, multiplied into one another, *viz.* 1, 2, 3, 4, they make 24.

$$\text{Thus, } 24 \overline{) 73,440} \left| \begin{array}{l} 3060 \text{ for } A, \\ 72 \dots \end{array} \right.$$

144

144

Then you are to multiply, as in the preceding Case, 36 by 35, that Product by 34, and that Product by 33, being 1,413,720 the whole Number
of

of Chances, which are to be divided by the four lowest Numbers, *viz.* 1, 2, 3, 4, multiplied into one another, which make 24 for a Divisor.

$$\begin{array}{r}
 \text{Thus, } 24 \overline{) 1,413,720} \quad | \quad 58,905 \\
 \underline{120 \quad . \quad . \quad .} \\
 213 \\
 \underline{192} \\
 217 \\
 \underline{216} \\
 120 \\
 120
 \end{array}$$

Now in order to find out the exact Odds, you are to divide the foregoing Number 58,905 by *A's* Chance, *viz.* 3060, which Product solves the Question.

Thus,

Thus, $3060 \overline{) 58,905} 19,25$
 $\quad \quad \quad \underline{3060} \quad \quad \quad \underline{1},$
 $\quad \quad \quad 28305 \quad \quad 18,25 \text{ against } A.$
 $\quad \quad \quad \underline{27540}$
 $\quad \quad \quad 7650$
 $\quad \quad \quad \underline{6120}$
 $\quad \quad \quad 15300$
 $\quad \quad \quad \underline{15300}$

C H A P. IV.

A L L - F O U R S.

CASES calculated, in order to shew the Player the Odds, for and against him, to beg, or not to beg.

D

First,

First Quere, What is the Chance, that *A* holds one Trump or more in his six Cards dealt him.

Answer, It is nearly nine to two for him.

Second, What is the Chance that *A* holds any one out of two certain Cards, viz. Ace, or King of Trumps.

Answer, It is nearly three to one against him.

Third, What is the Chance that *A* holds any one out of three certain Cards, viz. Ace, King, or Queen of Trumps.

Answer, It is nearly nine to five against him.

Fourth, What is the Chance that *A* holds any one out of four certain Cards, viz. Ace, King, Queen, or Knave of Trumps.

Answer, It is nearly eleven to nine against him.

Fifth,

Fifth, What is the Chance that *A* holds any one of five certain Cards, viz. Ace, King, Queen, Knave, or Ten of Trumps.

Answer, It is nearly twenty-eight for him, ~~to~~ twenty-five against him.

Sixth, What is the Chance that *A* holds any one of six certain Cards, viz. Ace, King, Queen, Knave, Ten, or Nine of Trumps.

Answer, It is nearly three for him, to two against him.

Seventh, What is the Chance that *A* holds any one of seven certain Cards, viz. Ace, King, Queen, Knave, Ten, Nine, or Eight of Trumps.

Answer. It is nearly thirty-nine for him, to twenty against him.

Quere, In how many Deals am I entitled to turn up Jack.

Answer, It is nearly an equal Wager that you turn up Jack once in eight Deals: Thus, there being four Jacks in a Pack of fifty-two Cards, consequently, there is one Jack in thirteen Cards; therefore multiply 12 by 0,7, which solves the Question.

Thus, 12
0,7

According to Mr. *Demoivre's* 8,4
Doctrine.

Quere, First, What Chance that *A* holds, either Ace or King of Trumps.

Forty-five Cards being the Number, you are to multiply 45 by 44, which is 1980 for the whole Number of Chances.

The

The whole Number of Chances, 1980

A's Chance to hold one or
the other, that he holds *A* and
not *B*, multiply 39 by 6, which } 234
gives - - - - - }

That he holds *B* and not *A*, } 234
multiply as before. - - - }

From the whole Number subtr. 468

Remainder against him 1512

Therefore, it is nearly three to one,
that he holds neither Ace, nor King of
Trumps.

C H A P. V.

CALCULATIONS at Whist, to
shew the Odds upon winning the
first Game of the Rubber, and also any
Point of the second Game.

Suppose

Suppose Elder Hand.		for, agst.
First Game, and 9 love of	}	11 to 1
the second Game, -		
First Game, and 8 love of	}	11 to 1
the second, is nearly -		
First Game, and 7 love of	}	9 to 1
the second, is - - -		
First Game, and 6 love of	}	7 to 1
the second, - - -		
First Game, and 5 love of	}	5 to 1
the second, - - -		
First Game, and 4 love of	}	$4\frac{1}{2}$ to 1
the second, - - -		
First Game, and 3 love of	}	4 to 1
the second, - - -		
First Game, and 2 love of	}	7 to 2
the second, - - -		
First Game, and 1 love of	}	$6\frac{1}{2}$ to 1
the second, - - -		

The Use which may be made of the foregoing Table.

Suppose *A* and his Partner are one Game of the Rubber, and 9 love of the

the second Game, and twelve Pounds depending, it is plain that *A* and his Partner, are entitled to receive eleven Pounds of the Stake depending, and the Adversaries one Pound only.

The like Method (in Case of dividing the Stakes) may be taken in any other Score of the Game.

Let us suppose that 9 love with the Deal, is nearly 6 to 1.

With the Deal. for, agst.

First Game, and 9 love of }
the second Game, is nearly } 13 to 1

First Game, and 8 love of
the second, is nearly 3 and $\frac{1}{2}$
per Cent. more than the former.

First Game, and 7 love of }
the second, is - - - } 10 to 1

First Game, and 6 love of }
the second, - - - } 8 to 1

First Game, and 5 love of }
the second, - - - } 6 to 1

First

First Game, and 4 love of }
 the second, - - - } 5 to 1

First Game, and 3 love of }
 the second, - - - } $4\frac{1}{2}$ to 1

First Game, and 2 love of }
 the second, - - - } 4 to 1

First Game, and 1 love of }
 the second, - - - } 7 to 2

CALCULATIONS at WHIST.

Variations. The two Letters (or Cards) *A*, *B*, or 1, 2, may be placed two different Ways, *viz.* *A*, *B*, or *B*, *A*, or 1, 2, or 2, 1.

A third Letter *C* may be placed before them, between them, or after them, that is, three Ways.

These 3 multiplied by 2 make 6, that is to say, by the different Positions of *A*, *B*, *C*, are all the different Ways that three Letters, or Numbers, can be ranged in a different Order.

And

And if a fourth Letter *D* be introduced, multiply the Variations of three as already by four, and so on to the End of new Numbers.

Hence, first Rule, multiply the Number of Letters, or Figures, whose Variations or Chances are sought into the inferior Numbers, down to Unity or one.

How many different Ways can I range five Letters or Figures.

To find the Numbers, you are to multiply them in the following Order, *viz.* you are to multiply 5 by 4, which makes 20; that Product is to be multiplied by 3, which makes 60; and that Product is to be multiplied by 2, which makes 120; which solves the Question.

Second Combination, or Election, if out of any Number of Cards, I am to
E chuse

chuse any 2, any 3, &c. how many Ways may I vary my Choice.

Suppose the Number of Cards to be thirteen, and that I am to chuse two of them; first, I may chuse any one of the thirteen, then I may chuse any one of the remaining twelve.

And if I am to chuse three Cards, I may chuse one out of the remaining eleven; therefore, to find out the Odds, you are to multiply the two highest Numbers together, which are 13 by 12, they make 156, and are all the various Ways of chusing two in the first Case; and 13 multiplied by 12, and that Product multiplied by 11, which make 1716, being all the Varieties of Choice of three Cards in the second Case.

But we must consider, that when we chuse two Cards, whether I take *A* first, and then *B*, or *B* first, and then *A*,

A, I still chuse the same Letters ; it is plain, that I must divide 156 by 2, that is, by the Variations of two.

And when I chuse three Cards, I must divide the Number 1716 by 6, that is to say, by the Variations of three ; since, however, the Order in chusing of them may be varied, they are still the same Letters, and the Choice is the same.

Hence, second RULE,

Multiply the Number of Cards (in this Case being 13) out of which I am to chuse in the next inferior Number (12) and then into so many inferior Numbers, gradually as you are to chuse Cards.

Then divide the whole Product, by the Variations of the Cards you are to chuse.

EXAMPLE.

I am to chuse two Cards out of thirteen : How many different Couples may I form ?

Answer, You are to multiply the two highest Numbers together, being 13 and 12, which make 156, and then divide that Product by 2, which is the Variations of the 2 lowest Numbers, *viz.* 1, 2, which Product makes 78, being the Answer to the Question.

Or I am to chuse 3 out of 13.

Therefore multiply 13 by 12, and that Product by 11, which makes 1716, and then divide that Product by 6, which is the Variations of the 3 lowest Numbers, *viz.* 1, 2, 3, which Product makes 286, being the Answer to the Question.

The three highest Numbers multiplied into one another;

	Dividend.	
Divisor	6	1716 286
	12	. .
	51	
	48	
	36	

Or I am to chuse 4 Cards out of 13.

Therefore multiply 13 by 12, that Product by 11, and that Product by 10, which make 17160, which Product is to be divided by the four lowest Numbers multiplied into one another, viz. 1, 2, 3, 4.

The 4 highest Numbers as	}	17160
before, make - - -		
The 4 lowest Numbers as	}	24
before, make - - -		

Di-

$$\begin{array}{r}
 \text{Dividend.} \\
 \text{Divisor } 24 \overline{) 17160} \quad 715 \\
 \underline{168 \quad ..} \\
 36 \\
 24 \\
 \underline{} \\
 120 \\
 120 \\
 \underline{}
 \end{array}$$

Therefore it is 714 to 1, that out of a Pack of Cards containing thirteen, that you do not draw four certain Cards.

I would range a certain Number of Cards, in a certain Number of Places.

Third RULE.

Multiply the higher Numbers of the Places together, as in the second Rule, but do not divide.

E x-

E X A M P L E.

How many Ways can I range two Cards in thirteen Places.

Answer, You are to multiply 13 by 12, which solves the Question.

$$\begin{array}{r} \text{Thus, } 13 \\ 12 \\ \hline 156 \text{ Ways} \end{array}$$

How many Ways can I range four Cards in thirteen Places.

Answer, You are to multiply the four highest Numbers into one another, which solves the Question.

Thus,

Thus,

13

12

156

11

156

156

1716

10

Make 17160 Ways

N. B. I do not divide as in the Example to the second Rule, because I then sought only how many different Choices I might make : Here I range my Cards differently, not only with regard to the different Places I put them into, but also to their Variations of Position amongst themselves.

Ap-

Application of these Rules at WHIST.

First Quere, What is the Chance that my Partner holds two certain Cards.

Suppose the Number of Cards in the three Hands to be thirty-nine: By the third Rule, these two Cards may lie in the three Hands, Thus: multiply the two highest Numbers together, *viz.* 39 by 38, which make all the Ways.

Ways.
1482

And by the same Rule, they
may lie in my Partner's Hand;
13 multiplied by 12, which
make 156 for my Partner's
Chance, which is to be sub-
tracted from the whole.

156

1326

F

Answer,

Answer, 1326 to 156, which when reduced is 17 to 2, that my Partner has not two certain Cards.

Second Quere, That of the two Cards, *A* and *B*, one only lies in my Partner's Hand, and that the Adversaries hold the other.

A in 1 of 13 Places

B in 1 of 26 Places

$$\begin{array}{r} \text{Multiply } \left. \begin{array}{l} 78 \\ 26 \end{array} \right\} \\ \hline 338 \end{array}$$

B in 1 of 13 Places

A in 1 of 26 Places

$$\begin{array}{r} \text{Multiply } \left. \begin{array}{l} 78 \\ 26 \end{array} \right\} \\ \hline 338 \end{array}$$

Third

Third Quere, That the Adversaries hold *A* and *B*.

Total of Chances as before,	1482
By the third Rule, Two Cards	} 650
in twenty-six Places are 26 mul-	
tiplied by 25, which make 650;	
these are to be subtracted from	
the whole. - - - -	

Remainder 832

The Chance then is 832 to 650, or when reduced, is 32 to 25.

PROOF of the OPERATION.

	Chances.
That my Partner holds both	} 156
Cards, is - - -	
That he holds only <i>A</i> , is -	338
That he holds only <i>B</i> , is -	338
That the Adversaries hold	} 650
both, is - - - -	
	1482

What is the Chance that my Partner holds three certain Cards: Suppose the Number of Cards to be thirty-nine in three Hands.

To find the whole Number of Chances, you are to multiply the three highest Numbers into one another, *viz.* 39 by 38, and that Product by 37, which make - - 54804

And to find my Partner's Chance, you are to multiply the following Numbers into one another, *viz.* 13 by 12, and that Product by 11, which make 1716; which is to be subtracted from the whole Number. - } 1716

Remainder 53088

Therefore we find it is 53088 to 1716, that my Partner does not hold three certain Cards.

When

When reduced, it is nearly 31 to 1 against my Partner.

First Quere, What is the Chance, that the Dealers at Whist have four Honours.

Answer, Twenty-seven to two against them.

Second, What is the Chance, that the eldest Hands have four Honours.

Answer, Twenty-three to one against them.

Third, What is the Chance, that either Side have four Honours.

Answer, Nearly eight to one against them.

Fourth, What is the Chance, that the Dealers have not three Honours.

Answer,

Answer, Thirteen to seven against them.

Fifth, What is the Chance, that the eldest Hands have three Honours.

Answer, Twenty to seven nearly, against them.

Supposing a Heap of thirteen Clubs, also a Heap of thirteen Spades.

Quere, What Chance that you take out of both Heaps the two Aces, or any two certain Cards.

Answer, Thus solved, The Probability of taking an Ace out of the first Heap, is $\frac{1}{13}$ or 1 Chance out of 13, and so is the Probability of taking an Ace out of the second Heap $\frac{1}{13}$, or 1 Chance out of 13; therefore, to find out the exact Odds, you are to multiply $\frac{1}{13}$ by $\frac{1}{13}$, or multiply 13 by 13, and that Product solves the Question.

Thus,

Thus, 13

13

39

13

169 Chances in the whole,
therefore it is 168 to
1 against you.

Suppose out of a single Heap of thirteen Cards of one Colour, you should undertake to take out the Ace, and then the Deuce; though the Probability of taking out the Ace be $\frac{1}{13}$, or 12 to 1, and the Probability of taking out the Deuce, is also $\frac{1}{13}$, or 12 to 1; yet the Ace being supposed as taken out, there will remain only twelve Cards in the Heap, which will make the Probability of taking out the Deuce to be $\frac{1}{12}$, or 11 to 1; therefore the Probability of taking out the Ace, and then the Deuce will be $\frac{1}{12}$, multiplied by $\frac{1}{13}$, or multiply 13 by 12, which solves the Question.

Upon

Upon this Way of Reasoning, the Doctrine of Combinations may be grounded.

Thus, 13

12

156 Chances in the whole,
therefore it is 155 to 1
against you.

C H A P. VI.

*Variety of Questions on Games of
Chance, with their Solutions.*

A And B, play at a Game of
Chance, *A* has five to four in
his Favour to win that Game.

*Quere, First, What is the Chance,
that A loses two Games together,
having five to four of each Game.*

The

The Method of finding out the whole Number of Chances is thus: first, you are to add 5 to 4 together, which is the Odds of the Game, in Favour of *A*; then you are to multiply that Product, which is 9 by 9, which makes 81; and that is the whole Number of Chances, out of which you are to subtract *B*'s Chance, which is 4 to be multiplied by 4, which makes 16, and the Remainder being 65, is in Favour of *A*, and 16 in Favour of *B*.

$$\begin{array}{r} \text{Thus, } \left. \begin{array}{l} 5 \\ \text{Add, } 4 \end{array} \right\} \underline{\quad} \\ \text{Multiply, } \left. \begin{array}{l} 9 \\ 9 \end{array} \right\} \underline{\quad} \end{array}$$

The Whole.

81 Is the whole Number of Chances, 81

$$\begin{array}{r} \text{B's Chance, } \left. \begin{array}{l} 4 \\ \text{Multiplied, } 4 \end{array} \right\} \underline{\quad} \end{array}$$

16 B's Chance to be subtracted 16

In Favour of *A*, 65

In Favour of *B*, 16

The Whole 81

G

There-

Therefore, the Odds in Favour of *A* is sixty-five to sixteen in Favour of *B*, or nearly four to one.

Quere, Second, A has seven to four for winning the Game of *B*.

What is the Odds that he loses two Games together, having seven to four of each Game?

$$\begin{array}{r}
 \text{Thus, } \left\{ \begin{array}{l} 7 \\ 4 \end{array} \right. \\
 \text{Add, } \left\{ \begin{array}{l} 7 \\ 4 \end{array} \right. \\
 \hline
 \text{Multiply, } \left\{ \begin{array}{l} 11 \\ 11 \end{array} \right. \\
 \hline
 \text{The Whole.} \\
 121 \text{ The whole Number of Chances } 121
 \end{array}$$

$$\begin{array}{r}
 \text{B's Chance, } \left\{ \begin{array}{l} 4 \\ 4 \end{array} \right. \\
 \text{Multiply, } \left\{ \begin{array}{l} 4 \\ 4 \end{array} \right. \\
 \hline
 16 \text{ B's Chance is to be sublt. } 16 \\
 \hline
 \begin{array}{r}
 \text{In Favour of } A, \quad 105 \\
 \text{In Favour of } B, \quad 16 \\
 \hline
 \text{The whole } 121
 \end{array}
 \end{array}$$

When reduced it is six and a half to one nearly.

Quere,

Quere, Third, What is the Odds of losing three to two, twice together?

	Add	
	3	
	2	
	—	
Multiply	} 5	
	5	
	—	
	25	The whole Number of Chances, 25

B's Chance	} 2	
Multiplied	} 2	
	—	
4	B's Chance to be substracted,	4
		—
	In Favour of not losing,	21
	Chances for losing,	4
		—
		25

Quere, Fourth, What is the Odds of losing three to two, thrice together?

You are to add three to two, which makes five, then multiply that Product by five, which makes twenty-five; and also multiply that Product by five, which makes one hundred and twenty-

G 2

five,

five, which is the whole Number of Chances : Then you are to multiply the Chances against you, which are two multiplied by two, which make four ; and that Product is to be multiplied by two, which makes eight ; which are to be substracted from the whole Number of Chances, and that solves the Question.

$$\begin{array}{r} \text{Thus, } \} \quad 3 \\ \text{Add, } \} \quad 2 \\ \hline \end{array}$$

$$\begin{array}{r} \text{Multiply, } \} \quad 5 \\ \quad \quad \quad \} \quad 5 \\ \hline \end{array}$$

$$\begin{array}{r} \text{Multiply, } \} \quad 25 \\ \quad \quad \quad \} \quad 5 \\ \hline \end{array}$$

125 Whole Number of Chances, 125

$$\begin{array}{r} \text{Against } \} \quad 2 \\ \text{you, } \} \quad 2 \\ \hline \end{array}$$

$$\begin{array}{r} \text{Multiply, } \} \quad 4 \\ \quad \quad \quad \} \quad 2 \\ \hline \end{array}$$

8 Against you, substract — 8

Chances in Favour of winning, 117

Against winning, 8

125

By

By taking the like Method you may find out the Odds, in any greater Number of Games.

Quere, Fifth, What is the Odds of losing five to three, thrice together.

Add.

5
3

Multiply, } 8
 8

64
8

512 Whole Number of Chances, 512

Against } 3
you, } 3

9
3

multiplied 27 Against winning, to be subtract. 27

In Favour of not losing, 485

Against winning, 27

512

When

When reduced it is nearly twenty-eight to one.

The foregoing Rules and Examples are so plain, that we think it needless to give more Examples.

C H A P. VII.

COMPUTATIONS ON DICE.

FIRST *Quere*, How many Chances are there upon fix Dice?

Answer, | on 1 | on 2 | on 3 | on 4 | on 5 | on 6 |
 Chances, | 6 | 36 | 216 | 1296 | 7776 | 46656 |

The whole Number of Chances are to be found out by Multiplication, according to the following Operation.

Operation,

Operation,	-	-	-	6
				<u>6</u>
Two Dice,	-	-	-	36
				<u>6</u>
Three Dice,	-	-	-	216
				<u>6</u>
Four Dice,	-	-	-	1296
				<u>6</u>
Five Dice,	-	-	-	7776
				<u>6</u>
Six Dice,	-	-	-	46656

Thus you may proceed for any greater Number of Dice.

Second Quere, What is the Odds of throwing fix or seven in two Throws at Hazard with two Dice?

Answer, You are to find out the whole Number of Chances, thus : multiply the highest Number by itself, *viz.* 6 by 6, which makes 36 ; then that
Product

Product is to be multiplied by itself, viz. 36 by 36, which make 1296; being the whole Number of Chances: Then the Chances that may lose are 25, because 6 and 7 have only 11 Chances in their Favour to win, and 25 against them, they make 36; therefore multiply the Chances that lose being 25 by 25, which make 625; then subtract it from the whole Number of Chances, which solves the Question.

$$\begin{array}{r} \text{Thus, } 36 \\ \quad 36 \\ \hline 216 \\ 108 \\ \hline \end{array}$$

1296 The whole Number of Chances, 1296

$$\begin{array}{r} 25 \\ \quad 25 \\ \hline 125 \\ \quad 50 \\ \hline \end{array}$$

625	The Chances that lose are to be subtracted,	—	}	625
	In Favour of throwing 6 or 7 in two Throws,	—	}	671
	Against throwing 6 or 7 in two Throws,	—	}	625
				<u>1296</u>

In

In order to prove the Operation, the Chances to win may be thus reckoned.

$$\begin{array}{rcl}
 \text{Viz. Multiply 11 by} & \} & 121 \\
 11, \text{ make,} & - & \\
 \text{Then multiply 11 by} & \} & 275 \\
 25, \text{ make,} & - & \\
 \text{And 25 multiplied} & \} & 275 \\
 \text{by 11, the same,} & - & \\
 \hline
 \text{To throw 6 or 7 in} & \} & 671 \\
 \text{two throws,} & - & \\
 \text{Against throwing 6} & \} & 625 \text{ subtract} \\
 \text{or 7 in two Throws,} & \} & \\
 \hline
 \text{The Difference,} & & 46
 \end{array}$$

Now in order to know how much *per Cent.* those gain who undertake to throw 6 or 7 in two Throws at Hazard, by the Rule of Three you may find it out.

Thus, If 1296 gain 46, what will 100 gain.

Answer, 3l. 11s. od. per Cent.

H

Quere,

Quere, Third, In how many Throws may you undertake upon an Equality of Chance, to throw two Sixes upon two Dice?

Answer, The whole Number of Chances upon two Dice are thirty-six, out of which there is but one Chance for throwing two Sixes; therefore, (according to Mr. *Demoivre's* Doctrine) you are to multiply 35 by 0,7, which solves the Question.

Thus, 35

0,7

24,5 You may undertake to do it in twenty-four Throws and a half.

Quere, Fourth, In how many Throws with three Dice may you undertake to throw three Sixes.

Answer,

Answer, The whole Number of Chances upon two Dice being 36, and as a third Die is to be added, you are to multiply 36 by the highest Number of the third Die, which is 6, that Product is 216, out of which there is but one Chance for throwing three Sixes, and 215 against it ; therefore, you are to multiply 215 by 0,7, which makes 150,5, and shews that the Chances requisite must be 150 and $\frac{1}{2}$.

Thus, $\begin{array}{r} 36 \\ 6 \end{array}$

$\frac{216}{1}$ The Whole Number of Chances, 216
The Chance to win, 1

Against doing it, 215
For throwing, 1

$\frac{216}{1}$

215

0,7

$\frac{150,5}{1}$ The Chances to be thrown upon an Equality.

Quere, Fifth, What is the Chance of throwing six or five at Hazard, in two Throws with two Dice?

The whole Number of Chances are to be found by multiplying 36 by 36, which make 1296; then the Chances for those who undertake to throw six or five in two Throws are to be found by multiplying 27 by 27, there being so many Chances against them, which make 729, which are to be subtracted from the whole Number of Chances, and there remains 567, for those who undertake to throw six or five in two Throws.

Thus, $\begin{array}{r} 36 \\ 36 \\ \hline \end{array}$

1296 Whole Number of Chances, 1296

Multiply, $\left. \begin{array}{r} 27 \\ 27 \end{array} \right\}$

729 The Chances against throw-
ing six or five, $\left. \begin{array}{r} \text{---} \\ 729 \end{array} \right\}$

The Chances for throwing, 567

The Chances against it, 729

1296

The

The Chances to win may be thus reckoned, multiply 9 by 9, which make 81, then multiply 9 by 27, which make 243, and then multiply 27 by 9, which make the same.

Thus, Nine multiplied by } 81
 nine, make - - -

Nine multiplied by twenty- } 243
 seven, make - - -

Twenty-seven multiplied by } 243
 nine, the same, - - -

567

Against throwing 6 or 5 in 2 Throws.

As above, is - - - 729

For throwing, - - - 567

The Difference, 162

If you would know how much *per Cent.* is gained against those who undertake to throw six or five in two Throws,

Throws, with two Dice at Hazard ; it may be found out by the Rule of Three, as in a former Example.

Thus, If 1296 gains 162, what will 100 gain.

Quere, Sixth, In what Number of Throws may you undertake to throw three Sixes twice with three Dice.

The whole Number of Chances on three Dice, as before is found out to be 216, out of which there is only one Chance for throwing three Sixes, and 215 against it; therefore, multiply 215 by 1, 678, and that Product shews the Number, *viz.* 360 Chances nearly, according to Mr. *Demoivre's* Doctrine.

EXAMPLE.

Thus, 1,678

$$\begin{array}{r} 215 \\ \hline \end{array}$$

8390

1678

$$\begin{array}{r} 3356 \\ \hline \end{array}$$

360,770 The whole

Quere, Seventh, What is the Chance of throwing an Ace in the first Throw, with four Dice.

Answer, The whole Number of Chances upon four Dice are found out as before to be 1296. And to find out the Chance for throwing an Ace the first Throw with four Dice, you are to multiply 5 by 5, which make 25, that Product is to be multiplied by 5, which make 125 for the third Die; and that Product is to be multiplied by 5, which makes 625 for the fourth Die; then subtract 625 from the whole Number of Chances, which are 1296, it solves the Question.

Thus,

Thus, - 6

6

Two Dice, - 36

6

Third Die, - 216

6

Fourth Die, - 1296 Whole Numb. 1296

5

5

Two Dice, - 25

5

Third Die, - 125

5

Fourth Die, - 625 For throw-
 ing an Ace the first Throw
 with four Dice; this to be
 substracted from the whole,

} 625

Against throwing, 671

For throwing, 625

The whole, 1296

When

When reduced, the Odds is thirteen to twelve nearly, against doing it.

Quere, Eighth, Suppose you undertake to throw an Ace, a Deuce, a Three, a Four, a Five, and a Six, with fix Dice, how is this to be solved?

Answer, You are to multiply the fix Numbers into one another, *viz.* 1, 2, 3, 4, 5, 6, which make 720; then find out the whole Number of Chances upon fix Dice, which are 46656, therefore the Odds will be 46656 to 720, against doing it; which when reduced will be fixty-four to one nearly.

Multiply fix Numbers into one another.

$$\begin{array}{r}
 6 \\
 5 \\
 4 \\
 3 \\
 2 \\
 1 \\
 \hline
 720
 \end{array}$$

Thus,

Thus, 1

2

2

3

6

4

24

5

120

6

720 Which is to be the Divisor
of the whole Number.

Dividend.

Divisor, 720 | 46656 | 64 to 1 nearly.

4320.

3456

2880

576

C H A P. VIII.

In a Lottery to find out the Number of Tickets, which is requisite to entitle you to a Prize, upon an Equality of Chance.

LET us suppose in a Lottery, where there is twelve Blanks to one Prize.

Quere, First, How many Tickets are requisite to give you an equal Chance to get a Prize ?

You are to multiply 12 by 0,7; that Product solves the Question, according to Mr. *Demoivre*.

I 2

Thus,

$$\begin{array}{r} \text{Thus, } 12 \\ 0,7 \\ \hline \end{array}$$

8,4 Nearly eight Tickets.

Quere, Second, Suppose ten Blanks to a Prize?

Multiply as before, 10 by 0,7.

$$\begin{array}{r} \text{Thus, } 10 \\ 0,7 \\ \hline \end{array}$$

7,0 Seven Tickets exactly,
will give an equal Chance
for a Prize.

Quere, Third, Suppose twenty Blanks to a Prize?

$$\begin{array}{r} 20 \\ 0,7 \\ \hline \end{array}$$

14,0 Fourteen Tickets.

Sup-

Suppose in a Lottery, where there is twelve Blanks to one Prize ?

Quere, Fourth, How many Tickets are requisite, to make it an equal Chance for getting two Prizes?

You are to multiply 12 by 1,678, which shows it is nearly 20 Tickets.

Thus, 1,678

12

20,136 Twenty Tickets nearly.

Suppose a Lottery, of ten Blanks to a Prize.

Quere, Fifth, How many Tickets are requisite to make it an equal Chance for getting two Prizes? Multiply as before.

Thus,

Thus, 1,678

10

16,780 Seventeen Tickets
nearly.

Suppose a Lottery, of twenty Blanks
to a Prize.

Quere, Sixth, How many Tickets
are requisite to make it an equal Chance
for getting two Prizes? Multiply as
before.

Thus, 1,678

20

33,560 Thirty-three and a
half nearly.

CHAP.

C H A P. IX.

The Value of an Annuity of one Pound a Year upon a single Life, Interest of Money at 3 per Cent. calculated according to the London Bills of Mortality.

Age.	Value.	Age.	Value.	Age.	Value.
6	18 16 0	31	14 16 0	56	10 2 0
7	18 18 0	32	14 12 0	57	9 18 0
8	19 0 0	33	14 8 0	58	9 12 0
9	19 0 0	34	14 4 0	59	9 8 0
10	19 0 0	35	14 2 0	60	9 4 0
11	19 0 0	36	13 18 0	61	8 18 0
12	18 18 0	37	13 14 0	62	8 14 0
13	18 14 0	38	13 10 0	63	8 10 0
14	18 10 0	39	13 6 0	64	8 6 0
15	18 6 0	40	13 4 0	65	8 0 0
16	18 2 0	41	13 0 0	66	7 16 0
17	17 18 0	42	12 16 0	67	7 12 0
18	17 12 0	43	12 12 0	68	7 8 0
19	17 8 0	44	12 10 0	69	7 2 0
20	17 4 0	45	12 6 0	70	6 18 0
21	17 0 0	46	12 2 0	71	6 14 0
22	16 16 0	47	11 18 0	72	6 10 0
23	16 10 0	48	11 16 0	73	6 4 0
24	16 6 0	49	11 12 0		
25	16 2 0	50	11 8 0		
26	15 18 0	51	11 4 0		
27	15 12 0	52	11 0 0		
28	15 8 0	53	10 14 0		
29	15 4 0	54	10 10 0		
30	15 0 0	55	10 6 0		

The Value of an Annuity of one Pound a Year upon a single Life, Interest of Money at 4 per Cent. calculated according to the London Bills of Mortality.

Age.	Value.	Age.	Value.	Age.	Value.
6	16 4 0	31	12 18 0	56	9 2 0
7	16 6 0	32	12 14 0	57	8 18 0
8	16 8 0	33	12 12 0	58	8 14 0
9	16 8 0	34	12 8 0	59	8 12 0
10	16 8 0	35	12 6 0	60	8 8 0
11	16 8 0	36	12 2 0	61	8 4 0
12	16 6 0	37	11 18 0	62	8 2 0
13	16 4 0	38	11 16 0	63	7 18 0
14	16 0 0	39	11 12 0	64	7 14 0
15	15 16 0	40	11 10 0	65	7 10 0
16	15 12 0	41	11 8 0	66	7 6 0
17	15 8 0	42	11 4 0	67	7 2 0
18	15 4 0	43	11 2 0	68	6 18 0
19	15 0 0	44	11 0 0	69	6 14 0
20	14 16 0	45	10 16 0	70	6 10 0
21	14 14 0	46	10 14 0	71	6 6 0
22	14 10 0	47	10 10 0	72	6 2 0
23	14 6 0	48	10 8 0	73	5 18 0
24	14 2 0	49	10 4 0		
25	14 0 0	50	10 2 0		
26	13 16 0	51	9 18 0		
27	13 12 0	52	9 16 0		
28	13 8 0	53	9 12 0		
29	13 4 0	54	9 8 0		
30	13 2 0	55	9 6 0		

*The Value of an Annuity of one Pound a Year
for a single Life, Interest of Money at 3
per Cent. calculated according to the
Breslaw Table.*

Age.	Value.	Age.	Value.	Age.	Value.
6	19 6 7	31	16 12 5	56	10 18 0
7	19 12 0	32	16 8 10	57	10 12 0
8	19 14 10	33	16 5 0	58	10 6 0
9	19 17 4	34	16 1 2	59	10 0 7
10	19 17 4	35	15 17 2	60	9 14 7
11	19 14 0	36	15 13 4	61	9 8 5
12	19 12 0	37	15 9 2	62	9 2 2
13	19 9 4	38	15 5 2	63	8 15 9
14	19 6 7	39	15 1 0	64	8 9 2
15	19 3 9	40	14 16 0	65	8 2 7
16	19 1 0	41	14 12 7	66	7 15 9
17	18 18 0	42	14 8 2	67	7 9 0
18	18 15 2	43	14 3 9	68	7 2 0
19	18 12 2	44	13 19 2	69	6 15 0
20	18 9 2	45	13 14 7	70	6 7 7
21	18 6 0	46	13 9 7	71	6 0 2
22	18 3 0	47	13 5 0	72	5 12 7
23	17 19 11	48	13 0 5	73	5 5 0
24	17 16 7	49	12 15 2	74	4 17 0
25	17 13 2	50	12 10 2	75	4 9 0
26	17 10 0	51	12 5 2		
27	17 6 7	52	12 0 0		
28	17 3 2	53	11 14 7		
29	16 19 7	54	11 9 2		
30	16 16 0	55	11 3 7		

*The Value of an Annuity of one Pound a Year
for a single Life, Interest of Money at 4
per Cent. calculated according to the
Breslaw Table.*

Age.	Value.	Age.	Value.	Age.	Value.
6	16 10 0	31	14 10 10	56	10 0 5
7	16 12 0	32	14 8 2	57	9 15 4
8	16 15 7	33	14 5 4	58	9 10 5
9	16 17 9	34	14 2 5	59	9 5 4
10	16 17 9	35	13 19 7	60	9 0 2
11	16 15 7	36	13 10 5	61	8 15 0
12	16 12 10	37	13 13 5	62	8 5 7
13	16 12 0	38	13 10 5	63	8 4 0
14	16 10 0	39	13 7 2	64	7 18 5
15	16 8 2	40	13 4 0	65	7 12 7
16	16 6 2	41	13 0 5	66	7 6 7
17	16 4 2	42	12 17 0	67	7 0 5
18	16 2 0	43	12 13 7	68	6 15 0
19	15 19 9	44	12 10 0	69	6 7 9
20	15 17 9	45	12 6 5	70	6 1 2
21	15 15 7	46	12 2 5	71	5 14 5
22	15 13 5	47	11 18 10	72	5 7 7
23	15 11 0	48	11 14 10	73	5 0 5
24	15 8 7	49	11 10 10	74	4 13 4
25	15 6 2	50	11 6 10	75	4 5 9
26	15 3 9	51	11 2 7		
27	15 0 10	52	10 18 5		
28	14 18 10	53	10 14 0		
29	14 16 2	54	10 9 4		
30	14 13 4	55	10 4 10		

The present Value of one Pound to be received at the End of any Number of Years, not exceeding 60, Discount at the Rate of 3 per Cent. compound Interest.

Years.	Value.	Years.	Value.	Years.	Value.
1	0 19 5	21	0 10 9	41	0 5 11 $\frac{1}{4}$
2	0 18 10 $\frac{1}{2}$	22	0 10 5	42	0 5 9 $\frac{1}{4}$
3	0 18 3 $\frac{1}{4}$	23	0 10 0 $\frac{1}{4}$	43	0 5 7 $\frac{1}{2}$
4	0 17 9	24	0 9 10	44	0 5 5 $\frac{1}{2}$
5	0 17 3	25	0 9 6 $\frac{1}{2}$	45	0 5 3 $\frac{1}{2}$
6	0 16 9	26	0 9 3 $\frac{1}{4}$	46	0 5 0 $\frac{3}{4}$
7	0 16 3 $\frac{1}{4}$	27	0 9 0	47	0 5 0
8	0 15 10	28	0 8 9	48	0 4 10 $\frac{1}{2}$
9	0 15 4	29	0 8 6	49	0 4 8 $\frac{1}{4}$
10	0 14 11	30	0 8 3	50	0 4 7
11	0 14 5 $\frac{1}{2}$	31	0 8 0	51	0 4 5 $\frac{1}{4}$
12	0 14 0	32	0 7 9	52	0 4 3 $\frac{1}{4}$
13	0 13 7 $\frac{1}{2}$	33	0 7 6 $\frac{1}{2}$	53	0 4 2
14	0 13 2 $\frac{3}{4}$	34	0 7 4	54	0 4 0 $\frac{1}{2}$
15	0 12 10	35	0 7 1 $\frac{1}{4}$	55	0 3 11
16	0 12 5 $\frac{1}{4}$	36	0 6 11	56	0 3 10
17	0 12 2 $\frac{1}{2}$	37	0 6 8 $\frac{1}{2}$	57	0 3 8 $\frac{1}{2}$
18	0 11 9	38	0 6 6	58	0 3 7 $\frac{1}{2}$
19	0 11 5	39	0 6 2 $\frac{3}{4}$	59	0 3 6
20	0 11 0 $\frac{3}{4}$	40	0 6 0	60	0 3 4 $\frac{3}{4}$

*The present Value of one Pound to be received
at the End of any Number of Years, not
exceeding 60, Discount at 4 per Cent.
compound Interest.*

Years.	Value.	Years.	Value.	Years.	Value.
1	0 19 3	21	0 8 9 $\frac{1}{2}$	41	0 4 0
2	0 18 6	22	0 8 5 $\frac{1}{4}$	42	0 3 10 $\frac{1}{2}$
3	0 17 10	23	0 8 1	43	0 3 8 $\frac{1}{2}$
4	0 17 1	24	0 7 10	44	0 3 7
5	0 16 5 $\frac{1}{4}$	25	0 7 6	45	0 3 5 $\frac{1}{4}$
6	0 15 10	26	0 7 2 $\frac{1}{2}$	46	0 3 3 $\frac{1}{2}$
7	0 15 2 $\frac{1}{2}$	27	0 6 11	47	0 3 2
8	0 14 7 $\frac{1}{2}$	28	0 6 8	48	0 3 0 $\frac{1}{2}$
9	0 14 0 $\frac{1}{2}$	29	0 6 5	49	0 2 11
10	0 13 6	30	0 6 2	50	0 2 10
11	0 13 0	31	0 5 11	51	0 2 8 $\frac{1}{2}$
12	0 12 6	32	0 5 8 $\frac{1}{2}$	52	0 2 7 $\frac{1}{2}$
13	0 12 0	33	0 5 6	53	0 2 6
14	0 11 6 $\frac{1}{2}$	34	0 5 3	54	0 2 5
15	0 11 1	35	0 5 1	55	0 2 3 $\frac{1}{4}$
16	0 10 8	36	0 4 10 $\frac{1}{2}$	56	0 2 2 $\frac{1}{4}$
17	0 10 3 $\frac{1}{4}$	37	0 4 8 $\frac{1}{2}$	57	0 2 1 $\frac{1}{2}$
18	0 9 10 $\frac{1}{2}$	38	0 4 6	58	0 2 0 $\frac{1}{2}$
19	0 9 6	39	0 4 4	59	0 1 11
20	0 9 1 $\frac{1}{2}$	40	0 4 2	60	0 1 10 $\frac{1}{4}$

The present Value of one Pound a Year for any Number of Years, not exceeding 60, Interest of Money at 3 per Cent.

Years.	Value.	Years.	Value.	Years.	Value.
1	0 19 5	21	15 8 $3\frac{3}{4}$	41	23 8 3
2	1 18 $3\frac{1}{4}$	22	15 18 $9\frac{1}{2}$	42	23 14 0
3	2 16 7	23	16 8 11	43	23 19 8
4	3 14 $4\frac{1}{4}$	24	16 18 9	44	24 5 1
5	4 11 $7\frac{1}{2}$	25	17 8 $3\frac{1}{4}$	45	24 10 5
6	5 9 $11\frac{1}{2}$	26	17 17 $6\frac{1}{2}$	46	24 15 6
7	6 4 $7\frac{1}{2}$	27	18 6 $6\frac{1}{2}$	47	25 9 6
8	7 0 5	28	18 15 $3\frac{1}{2}$	48	25 5 4
9	7 15 9	29	19 3 9	49	25 10 $0\frac{1}{2}$
10	8 10 $7\frac{1}{2}$	30	19 12 0	50	25 14 $7\frac{1}{2}$
11	9 5 $0\frac{3}{4}$	31	20 0 0	51	25 19 0
12	9 19 1	32	20 7 10	52	26 3 4
13	10 12 $8\frac{1}{2}$	33	20 15 4	53	26 7 6
14	11 5 11	34	21 2 8	54	26 11 7
15	11 18 9	35	21 9 9	55	26 15 $3\frac{1}{2}$
16	12 11 $2\frac{3}{4}$	36	21 16 8	56	26 19 4
17	13 3 4	37	22 3 4	57	27 3 0
18	13 15 $0\frac{3}{4}$	38	22 9 $10\frac{1}{2}$	58	27 6 $7\frac{1}{2}$
19	14 6 6	39	22 16 2	59	27 10 $1\frac{1}{2}$
20	14 17 $6\frac{1}{2}$	40	23 2 4	60	27 13 4

*The present Value of one Pound a Year for
any Number of Years, not exceeding 60, In-
terest of Money at 4 per Cent.*

Years.	Value.	Years.	Value.	Years.	Value.
1	0 19 2 $\frac{1}{4}$	21	14 0 7 $\frac{1}{2}$	41	19 19 10 $\frac{1}{2}$
2	1 17 9	22	14 9 0 $\frac{1}{4}$	42	20 3 8 $\frac{3}{4}$
3	2 15 6 $\frac{1}{4}$	23	14 17 4 $\frac{1}{2}$	43	20 7 5
4	3 12 7 $\frac{1}{4}$	24	15 4 11	44	20 10 11
5	4 9 0 $\frac{1}{4}$	25	15 12 5	45	20 14 5
6	5 4 10 $\frac{1}{2}$	26	15 19 8	46	20 17 8 $\frac{1}{2}$
7	6 0 0	27	16 6 7 $\frac{1}{2}$	47	21 0 10 $\frac{1}{4}$
8	6 14 8	28	16 13 3 $\frac{1}{4}$	48	21 3 11
9	7 8 8 $\frac{1}{4}$	29	16 19 8 $\frac{1}{4}$	49	21 6 10
10	8 2 2 $\frac{1}{2}$	30	17 5 10 $\frac{1}{2}$	50	21 9 8
11	8 15 2 $\frac{1}{2}$	31	17 11 9 $\frac{1}{2}$	51	21 13 5 $\frac{1}{4}$
12	9 7 8 $\frac{1}{2}$	32	17 17 5 $\frac{3}{4}$	52	21 14 11 $\frac{1}{2}$
13	9 19 8 $\frac{1}{2}$	33	18 2 11 $\frac{3}{4}$	53	21 17 5 $\frac{1}{4}$
14	10 11 3 $\frac{1}{4}$	34	18 8 2 $\frac{3}{4}$	54	21 19 10 $\frac{1}{2}$
15	11 2 4 $\frac{1}{2}$	35	18 13 3 $\frac{1}{2}$	55	22 2 0
16	11 13 0 $\frac{1}{2}$	36	18 18 0	56	22 4 4 $\frac{3}{4}$
17	12 3 3 $\frac{1}{2}$	37	19 2 10 $\frac{1}{4}$	57	22 6 6 $\frac{1}{2}$
18	12 13 2 $\frac{1}{4}$	38	19 7 4 $\frac{1}{4}$	58	22 8 7 $\frac{1}{4}$
19	13 2 8 $\frac{1}{4}$	39	19 11 8 $\frac{1}{2}$	59	22 10 7
20	13 11 10	40	19 15 10 $\frac{1}{2}$	60	22 12 5 $\frac{3}{4}$

The BRESLAW TABLE.

Ages	Persons living.	Years	Persons living.	Ages	Persons living.
1	1000	29	539	57	272
2	855	30	531	58	262
3	798	31	523	59	252
4	760	32	515	60	242
5	732	33	507	61	232
6	710	34	499	62	222
7	692	35	490	63	212
8	680	36	481	64	202
9	670	37	472	65	192
10	661	38	463	66	182
11	653	39	454	67	172
12	646	40	445	68	162
13	640	41	436	69	152
14	634	42	427	70	142
15	628	43	417	71	131
16	622	44	407	72	120
17	616	45	397	73	109
18	610	46	387	74	98
19	604	47	377	75	88
20	598	48	367	76	78
21	592	49	357	77	68
22	586	50	346	78	58
23	579	51	335	79	49
24	573	52	324	80	41
25	567	53	313	81	34
26	560	54	302	82	28
27	553	55	292	83	23
28	546	56	282	84	20

Dr.

Dr. *Halley*, Professor of Geometry in the University of *Oxford*, hath framed the foregoing Table, from Tables of Births and Burials that were in *Breslaw*, the capital City of the Province of *Silesia* in *Germany*, for five Years, *viz.* from 1687 to 1691 inclusive, drawn up Monthly by one Dr. *Newman* of that City, and communicated to the Royal Society here: This Table shews the Number of Persons that were living in their respective Ages current.

Some Uses which may be made of this Table.

Suppose it was required to know the Odds of a Man of 25 Years of Age, dies within a Year?

Look in the Table and you will find in the Column against 25, that there is alive 567; in the following Year, *viz.* 26, there is only 560 living; therefore
it

it is 560 to 7, that a Person of twenty-five Years of Age lives one Year. Or when reduced, 80 to 1.

✓ If you would know the Odds of a Man of forty, living seven Years, you will find the Number of Persons alive at 47 in the Table to be 377, which are to be subſtracted from the Number of Persons alive at forty Years of Age, which are 445; the Difference being 68, ſhews that the Persons dying in ſeven Years, to be 68; therefore it is 377 to 68, or nearly 5 and a half to 1, that a Man of forty lives ſeven Years.

✓ If you would know how many Years a Man of forty has an equal Chance to live, look in the Table againſt 40, and you will find alive then 445; then look in the Table till you come to half that Number, *viz.* 222, which ſhews that it is nearly an equal Wager that a Man of forty Years of Age, lives twenty-two Years.

F I N I S.

DOCTRINE OF CHANCES.
 It is 65 to 7, that a Person of money.
 the Year of Age has one Year
 Or when reduced to 10 to 1.

If you would know the Odds of
 a Man of forty, in the Year of
 you will find the Number of Persons
 that are in the Table to be 377.
 which are to be subtracted from the
 Number of Persons alive at forty Years
 of Age, which are 445; the Difference
 being 68, shows that the Odds are
 against a Man of forty, to be 68; there-
 fore, if you would know the Odds of
 half a Year, or twenty years, or
 any other time, you may find it in
 the Table.



If you would know how many
 Years a Man of forty has an equal
 Odds to live, look in the Table
 until you find the Number 68, and
 then look in the Table till
 you come to half that Number, which
 is 34, which shows that a Man of forty
 has an equal Odds to live twenty Years.

1711

